

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

CASE NAME: Joseph M. Panigall and Sheila A. Panigall

CASE NUMBER: 18-24599-CMB

RELATED TO DOCUMENT NO: 292

**NOTICE REGARDING  
NONCONFORMING DOCUMENT**

The Notice of Change of Address that you submitted has been accepted for filing. However, this document fails to conform to the Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and/or Local Bankruptcy Rules.

Please refile this document ensuring that it is in compliance with W.PA.LBR 5005-6 regarding electronic signatures. (SPECIFICALLY USING A TYPED /S/ AND SIGNATURE.)

You must file Notice of Change of Address within seven (7) days of the date of this notice.

This deadline does not affect any other deadlines in this bankruptcy case.

**Please attach a copy of this Notice to the front of the Corrected Notice of Change of Address that is filed in response to this Notice.**

Dated this The 14th of March, 2025

Michael R. Rhodes  
Clerk  
5414 U.S. Steel Tower  
600 Grant Street  
Pittsburgh, PA 15219

In re:  
Joseph M. Panigall  
Sheila A. Panigall  
Debtors

Case No. 18-24599-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Mar 17, 2025

User: auto  
Form ID: 106c

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2025:**

NONE

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14956181	+ Email/Text: DeftBkr@santander.us	Mar 18 2025 00:34:00	Santander Bank, N.A., 1130 Berkshire Boulevard, MC: PA-WYO-BKR2, Wyomissing, PA 19610-1242

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 19, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1

District/off: 0315-2

User: auto

Page 2 of 2

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Trust, Mortgage-Backed Notes, Series 2017-1 dcarlon@kmllawgroup.com

Kellie Rahl-Heffner

on behalf of Creditor Santander Bank N.A. krahl-heffner@grossmcginley.com, jkacsur@grossmcginley.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter E. Meltzer

on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8